

**REVIEW REQUIREMENTS CHECKLIST
INDIVIDUAL HEALTH INDEMNITY**

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	REFERENCE Form/Page/Para.
Rebates Prohibited	A.R.S. §20-451		
Prohibited Inducements	A.R.S. §20-452		
Discrimination	A.R.S. §20-448, A.R.S. §20-448.01, A.R.S. §20-448.02		
Unfair Claim Settlement Practices	A.R.S. §20-461		
Claims Payment	A.R.S. §20-462		
Insurable Interest; Personal Insurance	A.R.S. §20-1104		
Capacity to Contract; Minors	A.R.S. §20-1106		
Application and Consent by Insured	A.R.S. §20-1107		
Representations in Applications	A.R.S. §20-1109		
Filing and Approval of Forms	A.R.S. §20-1110		
Form and Readability Requirements	A.R.S. §20-1110.01		
Disapproval of Forms, Advertising Matter, or Sales Material	A.R.S. §20-1111		
Standard Provisions	A.R.S. §20-1112		
Required Provisions	A.R.S. §20-1113		
Charter Documents as Part of Policy	A.R.S. §20-1114		
Void Policy Stipulations	A.R.S. §20-1115		
Execution of Policy	A.R.S. §20-1116		
Construction of Policy	A.R.S. §20-1119		
Renewal of Policy by Certificate or Endorsement	A.R.S. §20-1121		
Assignability	A.R.S. §20-1122		
Payment Discharges Insurer's Liability	A.R.S. §20-1124		
Beneficial Interest of Spouse	A.R.S. §20-1128		
Furnishing Proof of Loss Forms	A.R.S. §20-1129		
Administration of Claims Not Waiver of Defense	A.R.S. §20-1130		

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Exclusion Clauses; Preexisting Conditions	A.R.S. §20-1135		
Prohibition Against Bundling or Combining Policies; "Limited Benefit Coverage"	A.R.S. §20-1137		
Content and Format Requirements	A.R.S. §20-1342		
Newborns and Adoptees	A.R.S. §20-1342(A)(3)	Does Not Apply to Accidental Death and Dismemberment Policies	
Style, Arrangement, and Overall Appearance	A.R.S. §20-1342(A)(4)		
Exceptions and Reductions	A.R.S. §20-1342(A)(5)		
Form Number	A.R.S. §20-1342(A)(6)		
Charter, Rules, Constitution, and Bylaws	A.R.S. §20-1342(A)(7)		
Performance of Surgical Services	A.R.S. §20-1342(A)(8)(a)		
Home Health Services	A.R.S. §20-1342(A)(8)(b)		
Diagnostic Services	A.R.S. §20-1342(A)(8)(c)		
Services Performed in a Hospital's Outpatient Department or Freestanding Surgical Facility	A.R.S. §20-1342(A)(8)(d)		
Mastectomy Reconstructive Surgery; Prostheses	A.R.S. §20-1342(A)(9)		
Mammography Benefit	A.R.S. §20-1342(A)(10)		
Maternity Benefit; Legally Adopted Child	A.R.S. §20-1342(A)(11), A.R.S. §20-1342(A)(12)		
Maternity Benefit; Hospital Stay	A.R.S. §20-1342(B), A.R.S. §20-1342(C)		
Diabetes Equipment and Supplies	A.R.S. §20-1342(D), A.R.S. §20-1342(E)		
Prescription Drugs; Cancer Treatment	A.R.S. §20-1342(F), A.R.S. §20-1342(G)		

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Medical Foods; Metabolic Disorders	A.R.S. §20-1342(H), A.R.S. §20-1342(I), A.R.S. §20-1342(J), A.R.S. §20-1342(K), A.R.S. §20-1342(L)		
Continued Coverage of Dependent Children	A.R.S. §20-1342.01		
Disapproval of Policy	A.R.S. §20-1342.02		
Cancer Clinical Trial Coverage	A.R.S. §20-1342.03		
Policies Issued for Delivery in Another State	A.R.S. §20-1343		
Required Provisions	A.R.S. §20-1344		
Entire Contract Clause; Change in Policy	A.R.S. §20-1345		
Time Limit on Defenses	A.R.S. §20-1346		
Grace Period	A.R.S. §20-1347		
Reinstatement	A.R.S. §20-1348		
Notice of Claim	A.R.S. §20-1349		
Claim Forms	A.R.S. §20-1350		
Proofs of Loss	A.R.S. §20-1351		
Time for Payment of Claims	A.R.S. §20-1352		
Payment of Claims	A.R.S. §20-1353		
Physical Examinations and Autopsy	A.R.S. §20-1354		
Legal Actions	A.R.S. §20-1355		
Change of Beneficiary	A.R.S. §20-1356		
Change of Occupation	A.R.S. §20-1358		
Misstatement of Age	A.R.S. §20-1359		
Other Insurance with Insurer	A.R.S. §20-1360		
Insurance with Other Insurers; Expense Incurred Benefits	A.R.S. §20-1361		
Insurance with Other Insurers; Other Benefits	A.R.S. §20-1362		
Relation of Earnings to Insurance; Valid Loss of Time Coverage	A.R.S. §20-1363		

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Unpaid Premium	A.R.S. §20-1364		
Cancellation	A.R.S. §20-1365		
Conformity with State Statutes	A.R.S. §20-1366		
Illegal Occupation	A.R.S. §20-1367		
Intoxicants and Narcotics	A.R.S. §20-1368		
Order of Provisions	A.R.S. §20-1369		
Insurable Interest of Third Parties	A.R.S. §20-1370		
Provisions Required by Foreign or Alien Jurisdictions	A.R.S. §20-1371		
Construction of Noncomplying Provisions	A.R.S. §20-1372		
Effect of Age Limit or Misstatement of Age on Coverage	A.R.S. §20-1373		
Disability Insurance on Franchise Plan	A.R.S. §20-1375		
Selection of Certain Medical Specialists or Facilities	A.R.S. §20-1376		
Selection of Chiropractor or Physician	A.R.S. §20-1376.01		
Selection of Psychologist or Physician	A.R.S. §20-1376.02		
Reimbursement for Registered Nurses	A.R.S. §20-1376.03		
Continuation of Coverage	A.R.S. §20-1377		
Medicaid Recipients	A.R.S. §20-1378		
Coverage in Individual Market; Creditable Coverage; Definitions	A.R.S. §20-1379		
Grounds for Nonrenewal or Discontinuation of Individual Policy; Discontinuation of Coverage; Withdrawal from Market	A.R.S. §20-1380		
Suspension of Obligation to Issue Coverage to Eligible Individuals	A.R.S. §20-1381		

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Annual Report of Policies Written in Individual Market	A.R.S. §20-1382		
Medicaid Recipients	A.R.S. §20-1692.02		
Child Coverage: Non-Custodial Parents, Court Orders and Prohibiting Discrimination	A.R.S. §20-1692.03		
Notice of Insurance Information Practices	A.R.S. §20-2104		
Identification of Market Research Practices	A.R.S. §20-2105		
Information Disclosure Authorization Forms	A.R.S. §20-2106		
Investigative Consumer Reports; Rights of Individuals	A.R.S. §20-2107	It must be disclosed to the applicant that they have the right to be interviewed in connection with an investigative consumer report and to receive a copy of any such report.	
Individual Access to Recorded Personal Information	A.R.S. §20-2108		
Correction of Recorded Personal Information; Disputed Information	A.R.S. §20-2109		
Adverse Underwriting Decisions; Disclosure of Specific Reasons	A.R.S. §20-2110		
Investigation of Previous Adverse Underwriting Decisions	A.R.S. §20-2112		
Limitations on Disclosure of Recorded Personal Information: Authorizations; Permitted Recipients	A.R.S. §20-2113		
Access to Emergency Health Care; Prior Authorization	A.R.S. §20-2803		
Review of Emergency Services; Payment of Claims	A.R.S. §20-2804		
Unfair Sex Discrimination	A.A.C. R20-6-209		
Unfair Discrimination on the Basis of Blindness, Partial Blindness	A.A.C. R20-6-213		

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Life and Disability Insurance Policy Language Simplification	A.A.C. R20-6-216		
Exemption Standards for Life and Disability Forms	A.A.C. R20-6-218		
Ten-day Period to Examine Disability Insurance Policy	A.A.C. R20-6-501		
Prohibited Practices, Penalties	A.A.C. R20-6-801		
Release of Confidential HIV-Related Information; Release Form	A.A.C. R20-6-1204		
Benefits; Prohibited Practices	A.A.C. R20-6-1205		
Subrogation	Case Law	<u>Allstate Ins. Co. v. Druke</u> , 118 Ariz. 301, 576 P.2d 489 (1978), and <u>Brockman v. Metropolitan Life Ins. Co.</u> , 125 Ariz. 246, 609 P.2d 61 (1980). Insurance contract provisions requiring an insured to repay insurer's medical expense out of any proceeds recovered by insured from a tort-feasor is unenforceable. An insurer's claim against insured on reimbursement provision providing that insurer be paid for reimbursement out of proceeds of any recovery from third parties is void as an attempt to secure assignment of a personal injury claim.	
Acceptance of Premiums; Receipts	Case Law	<u>Anderson v. Country Life Insurance Company</u> {178 Ariz. Adv. Rep. 18 (CA 1, 11/17/94)}. Insurers which accept premium and issue temporary coverage conditioned upon issuance of permanent policy may not defeat interim coverage by failing to issue final policy. An insurer may not collect a premium for a period of time during which it has no risk.	

CERTIFICATION

I, _____, hereby certify that to the best of my knowledge and belief that each form or rate filing involved in this filing: 1) Conforms to all of the applicable requirements outlined above; 2) Contains no provision(s) previously disapproved or required to be corrected and/or revised by the Arizona Department of Insurance; and 3) Does not exceed this insurer's powers, the authority granted by its state of domicile and its Arizona certificate of authority.

Signature of

Officer: _____

Date: _____